B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY CO WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION							/oluntary Petition		
Name of Debtor (if individual, enter Last, First, Bullock, Dennis Leon	Middle):			Name	of Joint Debtor (Sp	oouse) (Last, Firs	st, Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names): aka Dennis Bullock	8 years				ner Names used by de married, maiden			vears	
Last four digits of Soc. Sec. or Individual-Taxpethan one, state all): xxx-xx-5203		lete EIN (if mor	е		our digits of Soc. Se one, state all):	ec. or Individual-T	Taxpayer I.D.	(ITIN)/Complete EIN (if more	!
Street Address of Debtor (No. and Street, City. 1824 E. Crockett St. San Antonio, TX	and State):			Street Address of Joint Debtor (No. and Street, City, and State):					
		ZIP CODE 78202						ZIP CODE	
County of Residence or of the Principal Place Bexar	of Business:			Count	ty of Residence or o	of the Principal Pl	ace of Busine	ess:	
Mailing Address of Debtor (if different from stre	et address):			Mailin	g Address of Joint I	Debtor (if differen	t from street a	address):	
		ZIP CODE						ZIP CODE	
Location of Principal Assets of Business Debto	r (if different from stre	eet address abo	ove):					ZIP CODE	
Type of Debtor (Form of Organization)		of Business k one box.)				f Bankruptcy etition is Filed			
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care B Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Br Clearing Bank Other Tax-Ex (Check bo Debtor is a tax under Title 26	usiness Real Estate as o 101(51B)) ization States		Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily f personal, family, or hold purpose."	Nature (Check consumer U.S.C. dd by an or a	Cha of a Cha of a cone box.)	pter 15 Petition for Recognitic Foreign Main Proceeding pter 15 Petition for Recognitic Foreign Nonmain Proceeding ots are primarily iness debts.	ion
Filing Fee (Che	eck one box.)				ck one box:	-	11 Debtor	s 1 U.S.C. § 101(51D).	
Full Filing Fee attached. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must				Che	Debtor is not a smack if: Debtor's aggregate insiders or affiliates) on 4/01/13 and ever	Il business debto noncontigent liquare less than \$2 ary three years th	or as defined in uidated debts	n 11 U.S.C. § 101(51D). (excluding debts owed to adjustment	t
attach signed application for the court's c	onsideration. See O	fficial Form 3B.			ck all applicable A plan is being filed Acceptances of the of creditors, in acco	with this petition plan were solicite	ed prepetition	from one or more classes (b).	
Statistical/Administrative Information Debtor estimates that funds will be availate Debtor estimates that, after any exempt purchase will be no funds available for distribution.	ble for distribution to oroperty is excluded a	nd administrati		es paid	······································			THIS SPACE IS FO COURT USE ONLY	
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000			50,001- 100,000	Over 100,000		
Estimated Assets Story 100 \$50,001 to \$100,001 to \$500,000 to \$1 mills Estimated Assets \$0.001 to \$500,000 to \$1 mills		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

B1 (Official Form 1) (4/10) Page 2 Name of Debtor(s): Dennis Leon Bullock **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Case Number: Date Filed: Name of Debtor: None District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Chance M. McGhee 07/01/2010 Chance M. McGhee Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. \square No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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B1 (Official Form 1) (4/10)	Page 3
Voluntary Petition	Name of Debtor(s): Dennis Leon Bullock
(This page must be completed and filed in every case)	
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Dennis Leon Bullock Dennis Leon Bullock	
Dennis Leon Bullock	X
X	(Signature of Foreign Representative)
Λ	
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
07/01/2010 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ Chance M. McGhee	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
Chance M. McGhee Bar No. 00791226 Davis Law Firm 909 N.E. Loop 410, Ste. 100 San Antonio, Texas 78209	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(210) 826-7557 Fax No.(210) 870-1539	
07/01/2010	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X_
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Dennis Leon Bullock	Case No.		
			(if known)	
	Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Dennis Leon Bullock	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
— A language and a service of the service and the service of the s
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Dennis Leon Bullock
Dennis Leon Bullock
Date:07/01/2010

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re Dennis Leon Bullock

Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$11,445.00		
B - Personal Property	Yes	4	\$13,961.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$61,739.49	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,200.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$25,374.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,747.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,372.56
	TOTAL	16	\$25,406.00	\$90,313.49	

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re Dennis Leon Bullock

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,747.56
Average Expenses (from Schedule J, Line 18)	\$2,372.56
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,363.16

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$40,155.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,200.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$25,374.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$65,529.00

B3A (Official Form 3A) (12/07)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re: Dennis Leon Bullock		Case No.		
		Chapter	13	
Debtor(s)				
APPLIC	CATION TO PAY FILIN	NG FEE	IN INSTALLMENTS	S
1. In accordance with Fed. R. Bankr.	P. 1006, I apply for permission to pay t	he filing fee ar	mounting to \$	in installments.
2. I am unable to pay the filing fee ex	cept in installments.			
3. Until the filing fee is paid in full, I w services in connection with this case.	vill not make any additional payment or	transfer any a	dditional property to an attorney o	r any other person for
4. I propose the following terms for the	ne payment of the Filing Fee. *			
\$ Check one:	✓ With the filing of the petition, or✓ On or before			
\$ on or before				
\$ on or before				
\$ on or before				
petition. For cause shown, the court rethe petition. Fed. R. Bankr. P. 1006(b	ed shall not exceed four (4), and the fin may extend the time of any installment, o)(2).	provided the I	ast installment is paid not later tha	an 180 days after filing
		•	•	,
/s/ Chance M. McGhee Signature of Attorney	07/01/2010 Date	Signatur	e of Debtor t case, both spouses must sign.)	07/01/2010 Date
Chance M. McGhee Name of Attorney		Signatur	e of Joint Debtor (if any)	Date

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Dennis Leon Bullock		Case No.	
			Chapter	13
	Debtor(s)			
	ODDED A	PPROVING PAYMENT OF	EII INI	C EEE IN INICTAL I MENTS
	OKDEK A	PPROVING PATIVIENT OF	LILING	FEE IN INSTALLMENTS
	T IS ORDERED that the	e debtor(s) may pay the filing fee in installm	ents on the	e terms proposed in the foregoing application.
	T IS ORDERED that the	e debtor(s) shall pay the filing fee according	g to the foll	owing terms:
	Φ.	Observation of T. Williams Clients of the market		
3	\$	Check one: With the filing of the petit On or before		
_	•	_		 -
Ş	\$	on or before		
9	\$	on or before		
5	\$	on or before		

☐ IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional payment or transfer

BY THE COURT

United States Bankruptcy Judge

any additional property to an attorney or any other person for services in connection with this case.

B6A (Official Form 6A) (12/07)

n re Dennis Leon Bullock	Case No.	
		(if known)

SCHEDULE A - REAL PROPERTY

Homestead at 1824 E. Crockett St., San Antonio, Texas 78202 Bexar County, Texas (50% interest) - Debtor's actual equity, as of the date of filing, is reflected on Schedule C. The current exemption is limited to \$136,875.00. (Purchased on or about October 21, 2009)	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
	Texas 78202 Bexar County, Texas (50% interest) - Debtor's actual equity, as of the date of filing, is reflected on Schedule C. The current exemption is limited to \$136,875.00.	fee simple subject to mor		\$11,445.00	\$57,200.00

(Report also on Summary of Schedules)

\$11,445.00

Total:

B6B (Official Form 6B) (12/07)

In re	Dennis	Leon	Bul	lock
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citi Bank (checking & savings account)	-	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$7,755.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books; movies; music	-	\$655.00
6. Wearing apparel.		Wearing apparel	-	\$2,100.00
7. Furs and jewelry.		Jewelry	-	\$1,400.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance through employer	-	\$1.00
10. Annuities. Itemize and name each issuer.	х			

B6B (Official Form 6B) (12/07) -- Cont.

In re	Denr	nis l	_eon	Bul	loci	k
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re Dennis Leon Bull	IOCK
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

		50//m/44/10// 5/100// 10// 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Oldsmobile Alero	-	\$2,050.00
26. Boats, motors, and accessories.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re	Dennis	Leon	Bull	lock
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	X			

______ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$13,961.00

B6C (Official Form 6C) (4/10)

In re	Dan	m:- I		DI	مامما
III I I E	ven	1115	Leon	DUI	IOCK

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
✓ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead at 1824 E. Crockett St., San Antonio, Texas 78202 Bexar County, Texas (50% interest) - Debtor's actual equity, as of the date of filing, is reflected on Schedule C. The current exemption is limited to \$136,875.00. (Purchased on or about October 21, 2009)	11 U.S.C. § 522(d)(1)	\$0.00	\$11,445.00
Citi Bank (checking & savings account)	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Household goods and furnishings	11 U.S.C. § 522(d)(3)	\$7,755.00	\$7,755.00
Books; movies; music	11 U.S.C. § 522(d)(3)	\$655.00	\$655.00
Wearing apparel	11 U.S.C. § 522(d)(3)	\$2,100.00	\$2,100.00
Jewelry	11 U.S.C. § 522(d)(4)	\$1,400.00	\$1,400.00
Term life insurance through employer	11 U.S.C. § 522(d)(7)	100%	\$1.00
2003 Oldsmobile Alero	11 U.S.C. § 522(d)(2)	\$2,050.00	\$2,050.00
* Amount subject to adjustment on 4/1/13 and every three commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$13,961.00	\$25,406.00

B6D (Official Form 6D) (12/07) In re **Dennis Leon Bullock**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

ACCT #:	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Notice Only Notice Only Notice Only Notice Only	Gary Levinson 5292 Dacy Lane	x	-	NATURE OF LIEN: Mortgage Lien COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T				\$51,600.00	\$40,155.00
2929 Mossrock, Suite 204 San Antonio, TX 78230 S				VALUE: \$11,445.00					
ACCT #: Gary Levinson 5292 Dacy Lane Buda, Texas 78610 ACCT #: Gary Levinson 5292 Dacy Lane Buda, Texas 78610 ACCT #: Gary Levinson 5292 Dacy Lane Buda, Texas 78610 ACCT #: Gary Levinson 5292 Dacy Lane Buda, Texas 78610 ACCT #: Walue: \$5,600.00 DATE INCURRED: Various NATURE OF Lien: Mortgage arrears COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T REMARKS: ACCT #: Wortgage arrears COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T REMARKS: Wortgage arrears through July 2010 VALUE: \$4,539.49 \$40,155.00				2929 Mossrock, Suite 204				Notice Only	Notice Only
ACCT #: Gary Levinson 5292 Dacy Lane Buda, Texas 78610 DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T REMARKS: mortgage arrears through July 2010 VALUE: \$4,539.49 \$4,539.49 \$40,155.00	Gary Levinson 5292 Dacy Lane	x	-	NATURE OF LIEN: 2nd Mortgage Lien COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T				\$5,600.00	
Gary Levinson 5292 Dacy Lane Buda, Texas 78610 NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T REMARKS: mortgage arrears through July 2010 VALUE: \$4,539.49 \$4,539.49 Subtotal (Total of this Page) > \$61,739.49 \$40,155.00									
Subtotal (Total of this Page) > \$61,739.49 \$40,155.00	Gary Levinson 5292 Dacy Lane		-	NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead at 1824 E. Crockett St., San Antonio, T REMARKS:				\$4,539.49	
				• •			Ц		
				•	_	•	ŀ		

No ___continuation sheets attached

on last page) > \$61,739.49 (Report also on

(Report also on Summary of Schedules.)

Schedules.)

Statistical Summary of Certain Liabilities and Related

Data.)

B6E (Official Form 6E) (04/10)

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mre	Dennis	Leon	DUIIO	CK

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

In re Dennis Leon Bullock

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		_	DATE INCURRED: 06/23/2010						
Davis Law Firm 909 N.E. Loop 410, Suite 100 San Antonio, Texas 78209			CONSIDERATION: Attorney Fees REMARKS:				\$3,200.00	\$3,200.00	\$0.00
		\vdash		\vdash		\vdash			
Sheet no1 of1 contin	ıua	tion s	heets Subtotals (Totals of this	pa	ge)	>	\$3,200.00	\$3,200.00	\$0.00
attached to Schedule of Creditors Holding Pr (Use o	iori nl y	ty Cla y on I	aims ast page of the completed Schedule n the Summary of Schedules.)	To E.	tal	>	\$3,200.00		
Totals > \$3,200.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$0.00			

B6F (Official Form 6F) (12/07) In re **Dennis Leon Bullock**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if deptor has no creditors holding	.9 0		Sales distinct to report on and confound in				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxx9054 Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702		-	DATE INCURRED: 04/2009 CONSIDERATION: Collecting for - Verizon REMARKS:				\$275.00
ACCT#: 8119 Autotrakk Llc 1500 Sycamore Road Montoursville, PA 17754		-	DATE INCURRED: 09/2006 CONSIDERATION: Deficiency balance on vehicle REMARKS:				\$6,263.00
ACCT #: xxxx5037 Collection 700 Longwater Dr Norwell, MA 02061		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:				\$266.00
ACCT#: xxxxxxx2694 Consumer Portfolio Svc Attn: Bankruptcy 16355 Laguna Canyon Rd Irvine, CA 92618	-	-	DATE INCURRED: 02/06/2006 CONSIDERATION: Deficiency balance on vehicle REMARKS:				\$2,443.00
ACCT #: xxx9733 Credit Acceptance Attn: Bankruptcy PO Box 551888 Detroit, MI 48255		-	DATE INCURRED: 03/2007 CONSIDERATION: Deficiency balance on vehicle REMARKS:				\$12,767.00
ACCT #: xxx8694 Dr/bond Coll PO Box 498609 Cincinnati, OH 45249		-	DATE INCURRED: 09/2006 CONSIDERATION: Collecting for - Global Telecom REMARKS:				\$283.00
Subtotal > \$22,297.00 Total > (Use only on last page of the completed Schedule F.) 2continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

B6F (Official Form 6F) (12/07) - Cont. In re **Dennis Leon Bullock**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxF059 Duvera Collections 1959 Palomar Oaks Way St Carlsbad, CA 92011		-	DATE INCURRED: 10/2008 CONSIDERATION: Collecting for - Aaron Rents, Inc. REMARKS:				\$1,108.00
ACCT#: Linebarger Goggan Blair & Sampson LLP 711 Navarro, Suite 300 San Antonio TX 78205		-	DATE INCURRED: CONSIDERATION: NOTICE: attorneys for Bexar County REMARKS:				Notice Only
ACCT#: xxxxxx2774 National Credit Adjust PO Box 3023 Hutchinson, KS 67504		-	DATE INCURRED: CONSIDERATION: Collecting for - The Cash Store REMARKS:				\$722.00
ACCT#: xxx1330 National Credit Adjust PO Box 3023 Hutchinson, KS 67504		-	DATE INCURRED: CONSIDERATION: Collecting for - EZ Corp. REMARKS:				\$722.00
ACCT#: xxxxxxxxxxxxxx4901 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791		-	DATE INCURRED: 12/2007 CONSIDERATION: Collecting for - Wachovia Bank Checking Account REMARKS:				\$308.00
ACCT#: Sylvia S. Romo, C.P.A. Bexar Co. Assessor/Collector P.O. Box 839950 San Antonio, TX 78283-3950		-	DATE INCURRED: CONSIDERATION: Property Taxes REMARKS:				Notice Only
Sheet no1 of2 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						l > F.) ne	\$2,860.00

B6F (Official Form 6F) (12/07) - Cont. In re **Dennis Leon Bullock**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx3882 Tira Po Box 650647 Dallas, TX 75265		1	DATE INCURRED: CONSIDERATION: Collecting for - Christus Santa Rosa REMARKS:				\$90.00
ACCT#: xxxxxx9481 Tridentasset.com 5755 N Point Pkwy Alpharetta, GA 30022		1	DATE INCURRED: 10/2007 CONSIDERATION: Collecting for - Cash America Pawn/ Returned Check REMARKS:	1			\$127.00
Sheet no. 2 of 2 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					l > F.) ie	\$217.00 \$25,374.00	

B6G (Offi	cial Form 6G) (12/07)	
In re	Dennis Leon Bullock	(

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

10-52450-rbk Doc#1 Filed 07/01/10 Entered 07/01/10 12:10:43 Main Document Pg 23 of 50

B6H (Official Form 6H) (12/07)	
n re Dennis Leon Bullock	Case No.
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Nicole Bullock Address Unknown	Gary Levinson 5292 Dacy Lane Buda, Texas 78610
Nicole Bullock Address Unknown	Gary Levinson 5292 Dacy Lane Buda, Texas 78610

B6I (Official I	Form 6I)	(12/07)
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In re Dennis Leon Bulloc	ln	re	Deni	าiร	Leon	Bul	loc	k
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Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Relationship(s): girlfriend daughter 2 Son 1 wk. Relationship(s): Age(s): Age(s): Adughter 2 Son 1 wk. Relationship(s): Age(s): Adughter 2 Son 1 wk. Adughter 3 Son 2 w	Debtor's Marital Status:		Dependents of	Debtor and Spous	se	
Cocupation Chef Landry's Seafood House Landry's Seafood House Landry's Seafood House Address of Employer 1510 West Loop South Houston, Texas 77027 Attn. Payroll Seafood House Address of Employer 1510 West Loop South Houston, Texas 77027 Attn. Payroll Seafood Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$1,800.00 \$3,800.00		daughter	Age(s): 2	1		Age(s):
Cocupation Chef Landry's Seafood House Landry's Seafood House Landry's Seafood House Address of Employer 1510 West Loop South Houston, Texas 77027 Attn. Payroll Seafood House Address of Employer 1510 West Loop South Houston, Texas 77027 Attn. Payroll Seafood Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$1,800.00 \$3,800.00	Employment:	Debtor		Spouse		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$1,800.00 \$	Occupation Name of Employer How Long Employed	Landry's Seafood House 3 yrs. 1510 West Loop South Houston, Texas 77027				
a. Payroll taxes (includes social security tax if b. is zero) b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) s. Other (Specify) k. Other (Specify) s. Other (Specify) k. Other (Specify) s. Other (Specify) s. Other (Specify) k. Other (Specify) s. Other	 Monthly gross wages Estimate monthly over 	, salary, and commissions (Pro			\$ <mark>1,800.00</mark> \$0.00	\$POUSE \$0.00 \$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): 12. Pension or retirement income 13. Other monthly income (Specify): a. Est. contribution from girlfriend b. c. 14. SUBTOTAL OF LINES 7 THROUGH 13 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$0.00 \$0.00 \$0.00 \$1.085.26 \$0.00 \$0.00 \$1.085.26 \$0.00	a. Payroll taxes (inclub. Social Security Taxo. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify)	des social security tax if b. is zo			\$111.60 \$26.10 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
12. Pension or retirement income \$0.00 \$ 13. Other monthly income (Specify): \$1,085.26 \$ a. Est. contribution from girlfriend \$1,085.26 \$ b	 Regular income from Income from real pro Interest and dividend Alimony, maintenanc that of dependents lis 	operation of business or profest perty s e or support payments payable sted above		·	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$2,747.56 \$	13. Other monthly income a. Est. contribution from b. c.	e (Specify): n girlfriend			\$0.00 \$1,085.26 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$2,747.56	15. AVERAGE MONTHL	Y INCOME (Add amounts show	•	ine 15)	\$2,747.56	\$0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Debtor's projected income is based on debtor working 80 hrs. a pay period.**

B6J (Official Form 6J) (12/07)

IN RE:	Dennis	Leon	Bull	ock

Case No.	
_	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate at	ŋу
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may	
differ from the deductions from income allowed on Form 22A or 22C.	

	Check this box if a joint petition is filed and debtor's spouse maintains a separate household.	Complete a separate schedule of expenditures
_	labeled "Spouse."	

 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? ☐ Yes ☑ No b. Is property insurance included? ☐ Yes ☑ No 	\$431.28
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable; internet	\$200.00 \$65.00 \$50.00 \$120.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$100.00 \$500.00 \$100.00 \$30.00 \$170.00 \$200.00 \$53.03
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto	\$18.25 \$100.00
e. Other: 12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property taxes	\$35.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Day care c. Other: d. Other:	\$200.00
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 	
 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the 	\$2,372.56

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: **None.**

20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I
- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

\$2,747.56

\$2,372.56

\$375.00

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B6 Declaration (Official Form 6 - Declaration) (12/07) In re Dennis Leon Bullock

Case No.	
_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDE	ER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have rea sheets, and that they are true and correct to the bes	ad the foregoing summary and schedules, consisting ofst of my knowledge, information, and belief.	18
Date 07/01/2010	Signature <u>/s/ Dennis Leon Bullock</u> Dennis Leon Bullock	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/10)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Dennis Leon Bullock	Case No.	
			(if known)

		(If Known)
		STATEMENT OF FINANCIAL AFFAIRS
NI	1. Income from empl	oyment or operation of business
None	including part-time activitie case was commenced. Stamaintains, or has maintaine beginning and ending date:	ncome the debtor has received from employment, trade, or profession, or from operation of the debtor's business, is either as an employee or in independent trade or business, from the beginning of this calendar year to the date this rate also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that red, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the softhe debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing r 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	AMOUNT	SOURCE
	\$5,464.88	Est. wages earned YTD during 2010.
	\$5,914.11	Est. wages earned YTD by girlfriend during 2010.
	\$14,893.00	Wages earned during 2009.
	\$24,275.00	Wages earned jointly with separated spouse (Nicole Bullock) during 2008.
	2. Income other than	from employment or operation of business
None	two years immediately prec separately. (Married debto	e received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the reding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse rs filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, parated and a joint petition is not filed.)
	AMOUNT	SOURCE
	\$2,800.00	Est. 2009 tax refund received during March 2010. Debtor used money to pay for

3. Payments to creditors

Complete a. or b., as appropriate, and c.

necessary living expenses.

None

✓

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- * Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Dennis Leon Bullock	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	4. Suits and administrative proceed			
None	a. List all suits and administrative proceeding bankruptcy case. (Married debtors filing und not a joint petition is filed, unless the spouse	der chapter 12 or chapter 13 must	include information concern	diately preceding the filing of this ing either or both spouses whether or
	CAPTION OF SUIT AND	NATURE OF PROCEEDING	COURT OR AGENCY	STATUS OR

civil lawsuit re:

divorce proceedings

In The Matter Of The Marriage Of Dennis L. Bullock

Cause No. 2010-CI-06633

and
Nicole Bullock

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

In The District Court

166th Judicial District

Bexar County, Texas

pending

5. Repossessions, foreclosures and returns

None

None

 \square

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

SAN ANTONIO DIVISION					
In	In re: Dennis Leon Bullock Case No.				
			(if known)		
		OF FINANCIAL AF	FAIRS		
	Co	ontinuation Sheet No. 2			
lone	9. Payments related to debt counseling or bank		in all reliance assume the same and the same		
	List all payments made or property transferred by or on beha consolidation, relief under the bankruptcy law or preparation of this case.		•		
		DATE OF PAYMENT,			
		NAME OF PAYER IF	AMOUNT OF MONEY OR DESCRIPTION		
	NAME AND ADDRESS OF PAYEE	OTHER THAN DEBTOR	AND VALUE OF PROPERTY		
	Hummingbird Credit Counseling	06/22/2010	\$49.00, debt briefing certificate		
	40. Others transferre				
lone	10. Other transfers	a ardinary aguras of the husing	and arrivancial officing of the debtor transformed		
V	 a. List all other property, other than property transferred in the either absolutely or as security within two years immediately or chapter 13 must include transfers by either or both spouse petition is not filed.) 	preceding the commencement	of this case. (Married debtors filing under chapter 12		
lone	b. List all property transferred by the debtor within ten years similar device of which the debtor is a beneficiary.	immediately preceding the com	nmencement of this case to a self-settled trust or		
	11. Closed financial accounts				
√ V	List all financial accounts and instruments held in the name of transferred within one year immediately preceding the commocertificates of deposit, or other instruments; shares and share brokerage houses and other financial institutions. (Married de accounts or instruments held by or for either or both spouses petition is not filed.)	encement of this case. Include e accounts held in banks, credi ebtors filing under chapter 12 o	e checking, savings, or other financial accounts, t unions, pension funds, cooperatives, associations, r chapter 13 must include information concerning		
	12. Safe deposit boxes				
√ √	List each safe deposit or other box or depository in which the preceding the commencement of this case. (Married debtors both spouses whether or not a joint petition is filed, unless the	filing under chapter 12 or chap	oter 13 must include boxes or depositories of either or		
	13. Setoffs				
√ √	List all setoffs made by any creditor, including a bank, agains case. (Married debtors filing under chapter 12 or chapter 13 repetition is filed, unless the spouses are separated and a joint	must include information conce	,		
	14. Property held for another person				
lone	List all property owned by another person that the debtor hold	ds or controls.			
	15. Prior address of debtor				
lone	If the debtor has moved within three years immediately preceduring that period and vacated prior to the commencement of spouse.	_	·		
	ADDRESS	NAME USED	DATES OF OCCUPANCY		

ADDRESS 6910 Glendora Ave. #102 San Antonio, Texas 78218 NAME USED

Dennis L. Bullock

DATES OF OCCUPANCY
On or about

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Dennis Leon Bullock	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 3		
None	16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NAME Nicole Bullock - spouse; separated since May 2008		
	17. Environmental Information		
	For the purpose of this question, the following definitions apply:		
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.		
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.		
	"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.		
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:		
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.		
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
None	18. Nature, location and name of business a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending		

dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

n re:	Dennis Leon Bullock	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None ✓	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or $\overline{\mathbf{V}}$ holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement $\sqrt{}$ of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Date _

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

	SAN ANTONIO DIVISION				
In	re: Dennis Leon Bullock		Case No.		
				(if known)	
		T OF FINAN Continuation Sheet	CIAL AFFAIRS No. 5		
	23. Withdrawals from a partnership or distribu	utions by a cor	poration		
None ✓	If the debtor is a partnership or corporation, list all withdraws bonuses, loans, stock redemptions, options exercised and a case.				
	24. Tax Consolidation Group				
None 🗹	If the debtor is a corporation, list the name and federal taxpe purposes of which the debtor has been a member at any time				
	25. Pension Funds				
None 🗹	If the debtor is not an individual, list the name and federal to has been responsible for contributing at any time within six				
[If co	mpleted by an individual or individual and spouse]				
	lare under penalty of perjury that I have read the answe hments thereto and that they are true and correct.	ers contained in th	ne foregoing statement of f	inancial affairs and any	
Date	07/01/2010	Signature	/s/ Dennis Leon Bullock		
		of Debtor	Dennis Leon Bullock		

Signature _

of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

n re	Dennis Leon Bullock	C	ase N	Ο.	

Case No.	
Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Dennis Leon Bullock	X /s/ Dennis Leon Bullock	07/01/2010
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Compl	iance with § 342(b) of the Bankruptcy Code	
I, Chance M. McGhee required by § 342(b) of the Bankruptcy Code.	, counsel for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice
/s/ Chance M. McGhee		
Chance M. McGhee, Attorney for Debtor(s)		
Bar No.: 00791226		
Davis Law Firm		
909 N.E. Loop 410, Ste. 100		
San Antonio, Texas 78209		
Phone: (210) 826-7557		
Fax: (210) 870-1539		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Dennis Leon Bullock CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case s as follows:			
	For legal services, I have agreed to accept:		\$3,200.00	
Prior to the filing of this statement I have received		ved:	\$0.00	
	Balance Due:		<u>\$3,200.00</u>	
2.	The source of the compensation paid to me was:			
	✓ Debtor □ Other ((specify)		
3.	The source of compensation to be paid to me	is:		
	☑ Debtor ☐ Other ((specify)		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members a associates of my law firm.			
	☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.			
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;			
6.	6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:			
Г		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for presentation of the debtor(s) in this bankruptcy proceeding.			
	07/01/2010	/s/ Chance M. McGhee		
	Date	Chance M. McGhee Davis Law Firm 909 N.E. Loop 410, Ste. 100 San Antonio, Texas 78209 Phone: (210) 826-7557 / Fax: (2	Bar No. 00791226 210) 870-1539	
	/s/ Dennis Leon Bullock Dennis Leon Bullock			

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Dennis Leon Bullock CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

knowledge.		
Date 07/01/2010	Signature /s/ Dennis Leon Bullock Dennis Leon Bullock	
Date	Signature	

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702

Autotrakk Llc 1500 Sycamore Road Montoursville, PA 17754

Collection 700 Longwater Dr Norwell, MA 02061

Consumer Portfolio Svc Attn: Bankruptcy 16355 Laguna Canyon Rd Irvine, CA 92618

Credit Acceptance Attn: Bankruptcy PO Box 551888 Detroit, MI 48255

Davis Law Firm 909 N.E. Loop 410, Suite 100 San Antonio, Texas 78209

Dennis Leon Bullock 1824 E. Crockett St. San Antonio, Texas 78202

Dr/bond Coll PO Box 498609 Cincinnati, OH 45249

Duvera Collections 1959 Palomar Oaks Way St Carlsbad, CA 92011 Gary Levinson 5292 Dacy Lane Buda, Texas 78610

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Linebarger Goggan Blair & Sampson LLP 711 Navarro, Suite 300 San Antonio TX 78205

National Credit Adjust PO Box 3023 Hutchinson, KS 67504

Nicole Bullock Address Unknown

Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791

Sylvia S. Romo, C.P.A. Bexar Co. Assessor/Collector P.O. Box 839950 San Antonio, TX 78283-3950

Tlra Po Box 650647 Dallas, TX 75265

Tridentasset.com 5755 N Point Pkwy Alpharetta, GA 30022 United States Attorney
Taxpayer Division
601 N.W. Loop 410, Suite 600
San Antonio, TX 78216-5512

United States Attorney General Main Justice Bldg., Rm 5111 10th & Constitution Ave., N.W. Washington, D.C. 20530

West & West, Attorneys, P.C. 2929 Mossrock, Suite 204 San Antonio, TX 78230

10-52450-rbk Doc#1 Filed 07/01/10 Entered 07/01/10 12:10:43 Main Document Pg 41 of 50

B 22C (Official Form 22C) (Chapter 13) (04/10)	According to the calculations required by this statement:
In re: Dennis Leon Bullock	
	☐ The applicable commitment period is 5 years.
Case Number:	☐ Disposable income is determined under § 1325(b)(3).
oudo Humbon.	☑ Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. RE	PORT OF INC	OME		
	Mar a. г	ital/filing status. Check the box that applies and on Unmarried. Complete only Column A ("Deb			statement as direc	cted.
	b. [s Income") for Li	nes 2-10.
		gures must reflect average monthly income receive			Column A	Column B
1		ng the six calendar months prior to filing the bankru te month before the filing. If the amount of monthly				
		ths, you must divide the six-month total by six, and	Debtor's	Spouse's		
		ropriate line.	Income	Income		
2	Gro	ss wages, salary, tips, bonuses, overtime, com		\$910.81	\$985.68	
		ome from the operation of a business, profession a and enter the difference in the appropriate column				
	than	one business, profession or farm, enter aggregate	numbers and prov	ride details on		
3		ttachment. Do not enter a number less than zero. iness expenses entered on Line b as a deduction		any part of the		
	a.	Gross receipts	\$0.00	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00		
	C.	Business income	Subtract Line b	,	\$0.00	\$0.00
		t and other real property income. Subtract Line			Ψ0.00	Ψ0.00
		rence in the appropriate column(s) of Line 4. Do n				
4		not include any part of of the operating expense art IV.	s enterea on Line	b as a deduction		
	a.	Gross receipts	\$0.00	\$0.00		
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00		
	C.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00
5		rest, dividends, and royalties.		•	\$0.00	\$0.00
6		sion and retirement income.			\$0.00	\$0.00
7	expo	amounts paid by another person or entity, on a enses of the debtor or the debtor's dependents, purpose. Do not include alimony or separate main by the debtor's spouse.	including child si	apport paid for	\$0.00	\$0.00
	Une	mployment compensation. Enter the amount in	the appropriate col	umn(s) of Line 8.		
		vever, if you contend that unemployment compensa				
8		use was a benefit under the Social Security Act, do pensation in Column A or B, but instead state the a				
	_	•	· ·	l		
		employment compensation claimed to be a nefit under the Social Security Act	Debtor \$0.00	Spouse \$0.00	\$0.00	\$0.00
		ome from all other sources. Specify source and	*		ψο.σο	Ψ0.00
	sour	ces on a separate page. Total and enter on Line 9	Do not include	alimony or		
		arate maintenance payments paid by your spou limony or separate maintenance. Do not includ				
9	the S	Social Security Act or payments received as a victir	n of a war crime, cr			
	hum	anity, or as a victim of international or domestic ter	rorism.			
	a.	2009 tax refund		\$466.67		
	b.					
					\$466.67	\$0.00

10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 \$1,377.48 through 9 in Column B. Enter the total(s).						
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. \$2,						
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PE	RIOD					
12	Enter the amount from Line 11.		\$2,363.16				
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you calculation of the commitment period under § 1325(b)(4) does not require inclusion of the inco spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid regular basis for the household expenses of you or your dependents and specify, in the lines be basis for excluding this income (such as payment of the spouse's tax liability or the spouse's supersons other than the debtor or the debtor's dependents) and the amount of income devoted purpose. If necessary, list additional adjustments on a separate page. If the conditions for entadjustment do not apply, enter zero.	me of your on a pelow, the upport of to each					
	a.						
	b.						
	C.						
	Total and enter on Line 13.		\$0.00				
14	Subtract Line 13 from Line 12 and enter the result.	h 10	\$2,363.16				
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by t and enter the result.	ne number 12	\$28,357.92				
16	Applicable median family income. Enter the median family income for applicable state and size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the court.)						
	a. Enter debtor's state of residence: Texas b. Enter debtor's household	size:4	\$66,145.00				
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ✓ The amount on Line 15 is less than the amount on Line 16. Check the box for "The ap 3 years" at the top of page 1 of this statement and continue with this statement. ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The is 5 years" at the top of page 1 of this statement and continue with this statement. 	•	·				
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOS	SABLE INCOM	E				
18	Enter the amount from Line 11.		\$2,363.16				
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Lir of any income listed in Line 10, Column B that was NOT paid on a regular basis for the househ expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excolumn B income (such as payment of the spouse's tax liability or the spouse's support of persthan the debtor or the debtor's dependents) and the amount of income devoted to each purpose necessary, list additional adjustments on a separate page. If the conditions for entering this action on the conditions for entering this action of the condition of the conditions for entering this action of the condition of the co	oold cluding the sons other se. If					
	Total and enter on Line 19.	,	\$0.00				

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$2,363.16		
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.			
22	Applicable median family income. Enter the amount from Line 16.			
23	 Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is dunder § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☑ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. COMPLETE PARTS IV, V, OR VI. 	nt. e is not		

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons of 5 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons of 5 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons of 5 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members so for a general properties of the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members of and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line c2. Allowance per member 10			Part IV C	AI CUI ATION	OF D	FDUCTIONS	S FROM INC	OMF
miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members d5, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. Household members under 65 years of age a1. Allowance per member b1. Number of members c1. Subtotal Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter th								
Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. Household members under 65 years of age	24A	misce Exper	ellaneous. Enter in Line 24A asses for the applicable househousehousehousehousehousehousehouse	the "Total" amount	from IF	RS National Sta	indards for Allo	wable Living
a1. Allowance per member b1. Number of members c1. Subtotal Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis	248	Out-offor Outwww.uyour house same house amount	Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to					
b1. Number of members c1. Subtotal Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis		Hou	sehold members under 65 ye	ears of age	Hou	sehold membe	ers 65 years of	f age or older
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis		a1.	Allowance per member		a2.	Allowance pe	r member	
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis		b1.	Number of members		b2.	Number of me	embers	
and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis		c1.	Subtotal		c2.	Subtotal		
IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis	5A	and U	tilities Standards; non-mortgag	e expenses for the	applic	able county an	d household siz	-
any, as stated in Line 47 c. Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis		IRS H inform total o Line b	ousing and Utilities Standards; action is available at www.usdo f the Average Monthly Paymer from Line a and enter the resi	mortgage/rent exp j.gov/ust/ or from thats for any debts se ult in Line 25B. DC	pense fine cleri ecured NOT	for your county of the bankrup by your home, senten AN AM	and household otcy court); ente as stated in Lin	size (this er on Line b the e 47; subtract
Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis				any debts secured	by you	ır home, if		
and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis		C.	Net mortgage/rental expense				Subtract Line	b from Line a.
		Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis						

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.						
27A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk						
	of the	e bankruptcy court.)					
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) In the property of the least expense of the least expense. (You may not claim an ownership/lease expense of the least expense of the least expense. (You may not claim an ownership/lease expense.) In the least expense of the least expense of the least expense. (You may not claim an ownership/lease expense.) In the least expense of the least e						
28	1	a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS					
	a.	IRS Transportation Standards, Ownership Costs					
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47					
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.				
29	Com Ente (avai Aver	al Standards: transportation ownership/lease expense; Vehicle 2. plete this Line only if you checked the "2 or more" Box in Line 28. r, in Line a below, the "Ownership Costs" for "One Car" from the IRS Localiable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); er age Monthly Payments for any debts secured by Vehicle 2, as stated in a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS	nter in Line b the total of the Line 47; subtract Line b from				
	a.	IRS Transportation Standards, Ownership Costs					
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47					
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-						
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.						
32	for te	er Necessary Expenses: life insurance. Enter total average monthly erm life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSUF	SURANCE ON YOUR				
33	requi	er Necessary Expenses: court-ordered payments. Enter the total moired to pay pursuant to the order of a court or administrative agency, such ents. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS I	h as spousal or child support				

34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.					
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.					
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.					
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.					
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37					
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance b. Disability Insurance c. Health Savings Account Total and enter on Line 39					
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.					
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.					

44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.								
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitble contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.								
46	Tota	l Additional Expense Deductions	<u> </u>	· · · · · · · · · · · · · · · · · · ·	gh 45.				
	F4		ubpart C: Deductions for De	-		1			
47	you o Payr the to follow	The payments on secured claims. The payments on secured claims. The payment, and check whether the payment, and check whether the paymental of all amounts scheduled as cowing the filing of the bankruptcy case. Enter the total of the Average Mo	dentify the property securing the cent includes taxes or insurance. ontractually due to each Secured se, divided by 60. If necessary, list	lebt, state the Avo The Average Mor Creditor in the 60	erage Monthly nthly Payment is months				
	a.	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?				
	b.				□ yes □ no				
	c.			T	□ yes □ no				
				Total: Add Lines a, b and o					
	<u> </u>			·					
48	resid you i in ac amo fored	er payments on secured claims. lence, a motor vehicle, or other pro may include in your deduction 1/60 Idition to the payments listed in Line unt would include any sums in defa closure. List and total any such am parate page.	perty necessary for your support th of any amount (the "cure amou e 47, in order to maintain possess ault that must be paid in order to a	or the support of unt") that you mus sion of the proper avoid repossessio	your dependents, st pay the creditor ty. The cure on or				
		Name of Creditor	Property Securing the De	bt 1/60th o	f the Cure Amount				
	a. b.								
	C.								
				Total: Ad	ld Lines a, b and c				
	Pavi	ments on prepetition priority clai	ms Enter the total amount divi	ded by 60 of all r	oriority claims, such				
49	as p	riority tax, child support and alimon; DO NOT INCLUDE CURRENT C	y claims, for which you were liable	e at the time of yo	our bankruptcy				
		pter 13 administrative expenses. Iting administrative expense.	Multiply the amount in Line a by	the amount in Li	ne b, and enter the				
	a.	Projected average monthly chapt	er 13 plan pavment						
	b.								
50	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)								
	C.	Average monthly administrative e	expense of chapter 13 case	Total: Mu	ltiply Lines a and b				
51	Tota	I Deductions for Debt Payment.	Enter the total of Lines 47 throug	h 50.					
		Su	ıbpart D: Total Deductions fı	rom Income					
52 Total of all deductions from income. Enter the total of Lines 38, 46 and 51.									

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

B 22C (Official Form 22C) (Chapter 13) (04/10)

Total current monthly income. Enter the amount from Line 20.

53

54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.									
55	repayments of loans from retirement plans, as specified in § 362(b)(19).									
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.									
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.									
	Nature of special circumstances Amount of expense									
	a.									
	b.									
	C.									
				Total: Add L	ines a, b, and c					
58		= -	ble income. Add the a	mounts on Lines 54, 55, 56	5, and 57 and					
59	Monthl	ly Disposable Income Under § 132	25(b)(2). Subtract Line (58 from Line 53 and enter t	he result.					
		Part V	I: ADDITIONAL EX	(PENSE CLAIMS						
	and we under §	lfare of you and your family and that § 707(b)(2)(A)(ii)(I). If necessary, list	you contend should be additional sources on	e an additional deduction fr	om your current mo	nthly income				
60		Expe	nse Description		Monthly A	mount				
00	a.									
	b.									
	c.									
			Tota	al: Add Lines a, b, and c						
Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE. Nature of special circumstances Amount of expense a. b. Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. Part VI: ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(i). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. Expense Description Monthly Amount Another Expense Description Monthly Amount										
			•	his statement is true and c	orrect.					
61		Date: 07/01/2010	_							
	Dennis Leon Bullock Date: Signature: (Joint Debtor, if any)									

Current Monthly Income Calculation Details

In re: Dennis Leon Bullock

Case Number: Chapter: 13

2. Gross wages, salary, tips, bonuses, overtime commissions.

Debtor or Spouse's Income	Description (in	f available)					
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<u>Debtor</u>	Landry's Sea \$0.00		\$0.00	\$0.00	\$0.00	\$5,464.88	\$910.81
Spouse	Landry's Sea \$0.00		\$0.00	\$0.00	\$5,914.11	\$0.00	\$985.68

9. Income from all other sources.

Debtor or Spouse's Income	Description (if	Description (if available)					
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	2009 tax refu \$0.00	<u>ind</u> \$0.00	\$2,800.00	\$0.00	\$0.00	\$0.00	\$466.67

Underlying Allowances

In re: Dennis Leon Bullock

Case Number: Chapter: 13

Median Income Information		
State of Residence	Texas	
Household Size	4	
Median Income per Census Bureau Data	\$66,145.00	

National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous			
Region	us		
Family Size	4		
Gross Monthly Income	\$2,363.16		
Income Level	Not Applicable		
Food	\$752.00		
Housekeeping Supplies	\$74.00		
Apparel and Services	\$244.00		
Personal Care Products and Services	\$66.00		
Miscellaneous	\$235.00		
Additional Allowance for Family Size Greater Than 4	\$0.00		
Total	\$1,371.00		

National Standards: Health Care (only applies to cases filed on or after 1/1/08)			
Household members under 65 years of age			
Allowance per member	\$60.00		
Number of members	0		
Subtotal	\$0.00		
Household members 65 years of age or older			
Allowance per member	\$144.00		
Number of members	0		
Subtotal	\$0.00		
Total	\$0.00		

Local Standards: Housing and Utilities			
State Name	Texas		
County or City Name	Bexar County		
Family Size	Family of 4		
Non-Mortgage Expenses	\$493.00		
Mortgage/Rent Expense Allowance	\$984.00		
Minus Average Monthly Payment for Debts Secured by Home	\$431.28		
Equals Net Mortgage/Rental Expense	\$552.72		
Housing and Utilities Adjustment	\$0.00		

Underlying Allowances

In re: Dennis Leon Bullock

Case Number: Chapter: 13

Local Standards: Transportation; Vehicle Operation/Public Transportation				
Transportation Region		South Region	South Region	
Number of Vehicles Opera	ited	1		
Allowance		\$239.00	\$239.00	
Loc	cal Standards: Transportation	; Additional Public	Transportation Expense	
Transportation Region	ation Region		South Region	
Allowance (if entitled)		\$182.00		
Amount Claimed	mount Claimed		\$0.00	
	Local Standards: Transpe	ortation; Ownersh	ip/Lease Expense	
Transportation Region	ortation Region		South Region	
Number of Vehicles with Ownership/Lease Expense		1	1	
First Car			Second Car	
Allowance	\$496.00			
Minus Average Monthly Payment for Debts Secured by Vehicle	\$0.00			
Equals Net Ownership / Lease Expense	\$496.00			